

**Information to identify the case:**

Debtor 1	<u>Jacquelin J. Dewitt</u>	Social Security number or ITIN	<b>xxx-xx-1020</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23979-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jacquelin J. Dewitt

2/28/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jacquelin J. Dewitt  
 Debtor

Case No. 17-23979-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Feb 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2018.

db +Jacquelin J. Dewitt, 196 Vine Street, New Florence, PA 15944-1146  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 14704332 +Banmaha PC, 1015 Franklin Street, Level A, Johnstown, PA 15905-4155  
 14704337 +Conemaugh Emergency Physicians Group, P.O. Box 6445553, Pittsburgh, PA 15264  
 14704338 +Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633  
 14704340 +Fingerhut, Cardmember Services, P.O. Box 21550, Tulsa, OK 74121-1550  
 14704343 +First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117-5019  
 14704346 +John W. Miller, DDS, Inc., P.O. Box 396, 204 9th Street, New Florence, PA 15944-1119  
 14704347 +Laurel Group Anesthesia, P.C., 1086 Franklin Street, Johnstown, PA 15905-4305  
 14704348 +McInchok Sanitation, LLC, 104 Jackson lane, Ligonier, PA 15658-2605  
 14704349 +Med-Van Transport, 1311 Philadelphia Avenue, Northern Cambria, PA 15714-1154  
 14704350 +Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4398  
 14704355 +New Florence / St. Clair Township, P.O. Box 369, New Florence, PA 15944-0369  
 14704356 +New Florence Sanitation, 127 Ligonier Street, New Florence, PA 15944-1120  
 14704359 +PNC Bank Mortgage Service, P.O. Box 8703, Dayton, OH 45401-8703  
 14704358 +Penelec, P.O. Box 16001, Reading, PA 19612-6001  
 14704362 +S. Golblatt Pathology, P.O. Box 49, Pittsburgh, PA 15230-0049  
 14704363 +Select Specialty Hospital, P.O. Box 642369, Pittsburgh, PA 15264-2369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 01 2018 02:18:31 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14704331 +E-mail/Text: bnc@trustamerifirst.com Mar 01 2018 02:18:09 AmeriFirst Home Improvement Co.,  
 4405 South 96th Street, P.O. Box 2040, Omaha, NE 68103-2040  
 14704333 +EDI: CAPITALONE.COM Mar 01 2018 06:58:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14704334 +EDI: CAPITALONE.COM Mar 01 2018 06:58:00 Capital One, P.O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 14704335 +EDI: CAPITALONE.COM Mar 01 2018 06:58:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14704336 +EDI: WFNNB.COM Mar 01 2018 06:58:00 Comenity Bank, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14704339 +E-mail/Text: abovay@creditmanagementcompany.com Mar 01 2018 02:19:06  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14704341 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 01 2018 02:18:49 First Energy,  
 2800 Pottsville Pike, P.O. Box 16001, Reading, PA 19612-6001  
 14704342 +EDI: AMINFOFP.COM Mar 01 2018 06:58:00 First Premier Bank, P.O. Box 5147,  
 Sioux Falls, SD 57117-5147  
 14704345 +EDI: PRA.COM Mar 01 2018 06:58:00 HSBC Nevada, c/o Portfolio Recovery Associates,  
 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952  
 14704344 +E-mail/Text: highridgewater@verizon.net Mar 01 2018 02:18:10 Highridge Water Authority,  
 17 maple Ave #1, Blairsville, PA 15717-1283  
 14704351 +EDI: MERRICKBANK.COM Mar 01 2018 06:58:00 Merrick Bank, P.O. Box 5000,  
 Draper, UT 84020-5000  
 14704352 EDI: MERRICKBANK.COM Mar 01 2018 06:58:00 Merrick Bank, P.O. Box 5721,  
 Hicksville, NY 11802  
 14704353 EDI: MERRICKBANK.COM Mar 01 2018 06:58:00 Merrick Bank Visa, P.O. Box 5721,  
 Hicksville, NY 11802  
 14704354 +EDI: MID8.COM Mar 01 2018 06:58:00 Midland Funding, 8875 Aero Dr, Suite 200,  
 San Diego, CA 92123-2255  
 14704357 +EDI: HFC.COM Mar 01 2018 06:58:00 Orchard Bank, P.O. Box 80084, Salinas, CA 93912-0084  
 14704361 EDI: PRA.COM Mar 01 2018 06:58:00 Portfolio Recovery, 120 Corporate Blvd.,  
 Norfolk, VA 23502  
 14705227 +EDI: PRA.COM Mar 01 2018 06:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14704360 +EDI: PRA.COM Mar 01 2018 06:58:00 Portfolio Recovery, P.O. Box 4115,  
 Concord, CA 94524-4115  
 14704364 +EDI: MID8.COM Mar 01 2018 06:58:00 Webban, c/o Midland Funding,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 38

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2018 at the address(es) listed below:

Forrest B. Fordham, III on behalf of Debtor Jacquelin J. Dewitt FFordhamlaw@msn.com,  
fordham-law@hotmail.com

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com;mmh@nsslawfirm.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4